

Information to identify the case:			
Debtor 1	Robert E. Davis		Social Security number or ITIN xxx-xx-1345
	First Name	Middle Name	Last Name
Debtor 2	Mary B. Davis		EIN ---
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Virginia		
Case number:	18-35927-KRH		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert E. Davis	Mary B. Davis
2. All other names used in the last 8 years		
3. Address	14200 Key Deer Dr. Midlothian, VA 23112	14200 Key Deer Dr. Midlothian, VA 23112
4. Debtor's attorney Name and address	Pro Se	
5. Bankruptcy trustee Name and address	Carl M. Bates P. O. Box 1819 Richmond, VA 23218	Contact phone (804) 237-6800 Email: station01@richchap13.com

6. Bankruptcy clerk's office		For the Court:	
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	701 East Broad Street Richmond, VA 23219	Clerk of the Bankruptcy Court: William C. Redden	
McVCIS 24-hour case information: Toll Free 1-866-222-8029	Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.	Date: November 28, 2018	
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 3, 2019 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885	
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: March 4, 2019 You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: February 5, 2019 Deadline for governmental units to file a proof of claim: Filing deadline: May 28, 2019	
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.			
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors	

9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation	Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. If no objections are timely filed, there will be no confirmation hearing. Timely filed objections will be heard at the confirmation hearing scheduled to be held: January 30, 2019 at 11:10 AM, Location: Judge Huennekens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.
14. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
15. Manner of Payment of Fees	Exact Change Only accepted for cash payment of fees and services. Payment may also be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	
ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

In re:
Robert E. Davis
Mary B. Davis
Debtors

Case No. 18-35927-KRH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: bullockn
Form ID: 309I

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Total Noticed: 27

Date Rcvd: Nov 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2018.

db/jdb +Robert E. Davis, Mary B. Davis, 14200 Key Deer Dr., Midlothian, VA 23112-6118
14623211 +CBC Collections, Po Box 5067, Kingsport, TN 37663-0067
14623212 +Chase Mortgage, Attn: Case Research & Bankruptcy, Po Box 24 696, Columbus, OH 43224-0696
14623223 +DMV, 2300 W. Broad Street, Richmond, VA 23220-2051
14623224 +Dominion Energy, PO Box 26543, Richmond, VA 23290-0001
14623225 +EZ Pass - VDOT, PO Box 1234, Clifton Forge, VA 24422-0724
14623232 +Orlans PC, P.O. Box 2548, Leesburg, VA 20177-7754
14623233 +Peter Heindel, Nancy Loftus, 6802 Paragon Place Ste 410, Richmond, VA 23230-1655
14623236 +Richmond General District CT, 400 N. Ninth Street RM 209, Traffic Div, Richmond, VA 23219-1545
14623237 +Richmond Metropolitan Transpor, 9701 Metropolitan Court, Ste B, Richmond, VA 23236-3690
14623238 +Seterus, PO Box 4121, Beaverton, OR 97076-4121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: station01@richchap13.com Nov 29 2018 03:21:35 Carl M. Bates, P. O. Box 1819, Richmond, VA 23218-1819
14623208 EDI: BANKAMER.COM Nov 29 2018 07:58:00 Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
14623218 EDI: HCA2.COM Nov 29 2018 07:58:00 CJW Med Ctr, PO Box 740760, Cincinnati, OH 45274-0760
14623209 +EDI: CAPITALONE.COM Nov 29 2018 07:58:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14623210 +EDI: CAPITALONE.COM Nov 29 2018 07:58:00 Capital One Bank, PO Box 25131, Richmond, VA 23260-5131
14623213 +E-mail/Text: lmoore@vacourts.gov Nov 29 2018 03:21:09 Chesterfield GDC, PO Box 144, Chesterfield, VA 23832-0910
14623219 +EDI: WFNNB.COM Nov 29 2018 07:58:00 Comenity Bank, P.O. box 182124, Columbus, OH 43218-2124
14623220 +EDI: RCSFNEMARIN.COM Nov 29 2018 07:58:00 Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14623226 +EDI: AMINFOFP.COM Nov 29 2018 07:58:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14623227 +E-mail/Text: bknoticing@grantweber.com Nov 29 2018 03:21:50 Grant & Weber, Attn: Bankruptcy, 26610 Agoura Road, Suite 209, Calabasas, CA 91302-2975
14623229 +EDI: CBSKOHLS.COM Nov 29 2018 07:58:00 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14623230 +EDI: PARALONMEDCREDIT Nov 29 2018 07:58:00 Medicredit Inc., Po Box 1629, Maryland Heights, MO 63043-0629
14623231 +EDI: MID8.COM Nov 29 2018 07:58:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14623235 +EDI: PRA.COM Nov 29 2018 07:58:00 Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14623239 +EDI: VERIZONCOMB.COM Nov 29 2018 07:58:00 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14623240 +EDI: WFFC.COM Nov 29 2018 07:58:00 Wells Fargo Dealer Services, Attn: Bankruptcy Department, P.O. Box 19657, Irvine, CA 92623-9657

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2018

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: bullockn
Form ID: 309I

Page 2 of 2
Total Noticed: 27

Date Rcvd: Nov 28, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2018 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
John P. Fitzgerald, III USTPRegion04.RH. ECF@usdoj.gov

TOTAL: 2